

**Before the State of South Carolina  
Department of Insurance**

In the matter of:

Donald K. Ledford,

7 Bolin Court

North Augusta, South Carolina 29841.

SCDOI File Number 2001-111498

**Consent Order  
Revoking Resident  
Agent License**

This matter comes before me pursuant to a Letter of Allegation and Notice of Opportunity for Public Hearing served, as required within S.C. Code Ann. § 38-3-170 (Supp. 2001), by the State of South Carolina Department of Insurance upon Donald K. Ledford, by both certified mail, return receipt requested, and by regular mail on March 6, 2002.

That Notice informed Ledford of his right to request a public hearing upon the allegations of impropriety contained within the letter against him. The Notice further warned that unless he requested a public hearing within 30 days of his receipt of the letter, any right to be heard on the matter would be waived and the Department of Insurance would summarily order the revocation of his license. The Department received Ledford's written response to the Letter of Allegation and Notice of Opportunity for Public Hearing on March 18, 2002. Regarding his right to request a public hearing, Mr. Ledford states, "I acknowledge your letter of 03/06/02...I do not request a hearing per your letters of 03/06/02."

I now find as fact, that while licensed to do business as a resident insurance agent in the State of South Carolina, Ledford was convicted by the South Carolina Circuit Court of General Sessions, Aiken County, of "Distribution, Sell, and Possession of Crack Cocaine with the Intent to Distribute Near a School" in The State v. Donald K. Ledford, Docket Number 2001-GS-020-1600.

S.C. Code Ann. § 38-43-130 (Supp. 2001) provides: "The director or his designee may revoke or suspend an agent's license after ten day's notice...when it appears that an agent has been convicted of a crime of moral involving moral turpitude..." The crime of sale/distribution of illegal drugs involves moral turpitude. In Merritt v. Grant, 285 S.C. 150, 328 S.E.2d 346 (Ct. App. 1985).

In accordance with my findings of fact, and considering the fact that Ledford waived his opportunity to be heard, I now conclude, as a matter of law, that Ledford violated S.C. Code Ann. § 38-43-130 (2001) and that the license issued to him by this Department should be revoked.

This administrative disciplinary order is a public record subject to the disclosure requirements of the State of South Carolina's, *Freedom of Information Act*, S.C. Code Ann. §§ 30-4-10, *et seq.* (1991 and Supp. 2001). Nothing contained within this administrative disciplinary order should be construed to limit or to deprive any person of any private right of action under the law. Nothing contained within this administrative disciplinary order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement or judicial officer. Nothing contained within this administrative disciplinary order should be construed to limit the statutory duty, pursuant to S.C. Code Ann. § 38-3-110(3) (Supp. 2001), of the Director of Insurance, exercised either directly or through the Department of Insurance, to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the law relative to the business of insurance or the provisions of this title which he considers necessary to report."

It is, therefore, ordered that the licenses of Donald K. Ledford's license to transact business as a resident insurance agent within the State of South Carolina be, and is hereby, revoked, and that no license issued through the State of South Carolina Department of Insurance is to be issued to him.

It is further ordered that a copy of this order shall be transmitted to the National Association of Insurance Commissioners for distribution to its current member states and to each insurer for which Donald K. Ledford is currently licensed, through the State of South Carolina Department of Insurance, as a resident insurance agent within the State of South Carolina.

This order becomes effective as of the date of my signature below.

A handwritten signature in black ink, appearing to read "E.N. Csiszar", with a long horizontal flourish extending to the right.

Ernst N. Csiszar  
Director

29 March 2002 at  
Columbia, South Carolina